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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Messer, et al.	Art Unit:	3621
Application No.	10/749,941	Examiner:	
Filed:	Dec 31, 2003	Confirmation No.	6668
		Attorney Docket No.	56257-5001-05US

Title:	Transaction Tracking, Managing, Assessment, and Auditing Data Processing System and Network
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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure provisions of 37 C.F.R. §1.56, there is hereby provided certain information which the Examiner may consider material to the examination of the subject U.S. patent application. It is requested that the Examiner make this information of record if it is deemed material to the examination of the application.

1. Enclosures accompanying this Information Disclosure Statement are:

- 1a. A list of all patents, publications, applications, or other information submitted for consideration by the office.
- 1b. A legible copy of :
 - Each U.S. patent application publication and U.S. and foreign patent;
 - Each publication or that portion which caused it to be listed on the PTO-1449;
 - For each cited pending U.S. application, the application specification including the claims, and any drawing of the application, or portion of the application which caused it to be listed on the PTO-1449 including any claims directed to that portion;
 - all other information or portion which caused it to be listed on the PTO-1449.
- 1c. An English language copy of search report(s) from a counterpart foreign application or PCT International Search Report.

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1d. Explanations of relevancy (ATTACHMENT 1(d), hereto) or English language abstracts of the non-English language publications.

2. This Information Disclosure Statement is filed under 37 C.F.R. §1.97(b):
Within three months of the filing date of a national application other than a continued prosecution application under §1.53(d);
Within three months of the date of entry of the national stage as set forth in §1.491 in an international application;
Before the mailing of the first Office action on the merits;
Before the mailing of a first Office action after the filing of a request for continued examination under §1.114.

3. This Information Disclosure Statement is filed under 37 C.F.R. §1.97(c) after the period specified in 37 C.F.R. §1.97(b), but before the mailing date of any of a final action under 37 C.F.R. §1.113, a notice of allowance under 37 C.F.R. §1.311 or an action that otherwise closes prosecution in the application.

(Check either Item 3a or 3b)

3a. The Certification Statement in Item 5 below is applicable. Accordingly, no fee is required.

3b. The \$180.00 fee set forth in 37 C.F.R. §1.17(p) in accordance with 37 C.F.R. §1.97(c) is:
enclosed
 to be charged to Morgan Lewis & Bockius LLP Deposit Account No. 50-0310.

(Item 3b to be checked if any reference known for more than 3 months)

4. This Information Disclosure Statement is filed under 37 C.F.R. §1.97(d) after the period specified in 37 C.F.R. §1.97(c), but on or before the date of payment of the issue fee.

The \$180.00 fee set forth in 37 C.F.R. §1.17(i)(1) is:

enclosed.
to be charged to Morgan Lewis & Bockius LLP Deposit Account No. 50-0310.

The Certification Statement in Item 5 below is applicable.

5. Certification Statement *(applicable if Item 3a or Item 4 is checked)*

(Check either Item 5a or 5b)

5a. In accordance with 37 C.F.R. §1.97(e)(1), it is certified that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

5b. In accordance with 37 C.F.R. §1.97(e)(2), it is certified that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned after making reasonable inquiry, was known by any individual designated in 37 C.F.R. §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

5c. Pursuant to 37 C.F.R. §1.704(d), each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart application, and the communication was not received by an individual designated in 37 C.F.R. §1.56(c) more than thirty days prior to the filing of this Information Disclosure Statement.

6. This application is a continuation application under 37 C.F.R. §1.60 or §1.53(b) or (d).

(Check appropriate Items 6a, 6b and/or 6c)

6a. A Petition to Withdraw from issue under 37 C.F.R. §1.313(b)(5) is concurrently filed herewith.

6b. Copies of publications listed on Form PTO-1449 from prior application Serial No. ___, filed on ___, of which this application claims priority under 35 U.S.C. §120, are not being submitted pursuant to 37 C.F.R. §1.98(d).

6c. Copies of the publications listed on Form PTO-1449 were not previously cited in prior application Serial No. ___, filed on ___, and are provided herewith.

7. This is a Supplemental Information Disclosure Statement. *(Check either Item 7a or 7b)*

7a. This Supplemental Information Disclosure Statement under 37 C.F.R. §1.97(f) supplements the Information Disclosure Statement filed on _____. A bona fide attempt was made to comply with 37 C.F.R. §1.98, but inadvertent omissions were made. These omissions have been corrected herein. Accordingly, additional time is requested so that this Supplemental Information Disclosure Statement can be considered as if properly filed on _____.

7b. This Supplemental Information Disclosure Statement is timely filed within one (1) month of a PTO Notice under 37 C.F.R. §1.97(i).

8. In accordance with 37 C.F.R. §1.98, a concise explanation of what is presently understood to be the relevance of each non-English language publication is:

(Check Item 8a, 8b, or 8c)

8a. satisfied because all non-English language publications were cited on the enclosed English language copy of the PCT International Search Report or the search report from a counterpart foreign application indicating the degree of relevance found by the foreign office.

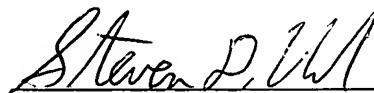
8b. set forth in the application.

8c. enclosed as an attachment hereto.

9. The Commissioner is authorized to charge any additional fee required or credit any overpayment for this Information Disclosure Statement and/or Petition to Morgan Lewis & Bockius LLP Deposit Account No. 50-0310.

10. No admission is made that the information cited in this Statement is, or is considered to be, material to patentability, nor is this a representation that a search has been made (unless a search report for a foreign counterpart application or PCT International Search Report is submitted herewith). 37 C.F.R. §§1.97(g) and (h).

Respectfully submitted,



Dated: October 29, 2004

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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		Attorney Docket No. 56257-5001-05US	Serial No. 10/749,941
		Applicants Messer et al.	
PTO Form 1449 (Modified) List of References		Filing Date Dec 31, 2003	Group 3621

U.S. PATENT DOCUMENTS

*Examiner Initial	Document Number	Date	Name	Class	Sub Class	Filing Date
A1	5,717,860	Feb. 10, 1998	Graber et al.			
A2	5,712,979	Jan. 27, 1998	Graber et al.			
A3	5,819,285	Oct. 6, 1998	Damico et al.			
A4	5,812,769	Sep. 22, 1998	Graber et al.			
A5	5,202,826	Apr. 13, 1993	McCarthy			
A6	5,117,355	May 26, 1992	McCarthy			
A7	4,941,090	Jul. 10, 1990	McCarthy			
A8	Re. 36,116	Feb. 23, 1999	McCarthy			
A9						
A10						

FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Class	Sub Class	Translation YES NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner	Date Considered
Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	